KEY TRANSFORMATION UNIT FOR AN IC CARD

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A multi-application IC card system is disclosed having selective application loading and deleting capability. Prior to loading an application onto an IC card a test is conducted to determine if the card is qualified to receive the application using personalization data stored on the card and comparing it with permissions data associated with the application indicating one ore more sets of cards upon which the application may be loaded. If the personalization data of the card falls within the allowable set of permissions for that application then the card may be loaded with the application. Preferably, the personalization data includes data representative of the card number, issuer, a product class and the date on which the card is personalized.